

HOUSE BILL No. 2081

DIGEST OF INTRODUCED BILL

Citations Affected: IC 5-10-8-11; IC 27-8-28; IC 27-13-7-18.

Synopsis: Insurance coverage for annual examinations. Defines "physical examination" to include certain age related examinations and counseling. Requires coverage under a state employee health benefit plan, a policy of accident and sickness insurance, and a health maintenance organization contract for an annual physical examination for a covered individual without copayments, deductibles, coinsurance, or out of pocket expenses.

Effective: July 1, 2001.

Turner

January 17, 2001, read first time and referred to Committee on Insurance, Corporations and Small Business.

C
o
p
y



First Regular Session 112th General Assembly (2001)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2000 General Assembly.

HOUSE BILL No. 2081

A BILL FOR AN ACT to amend the Indiana Code concerning insurance.

Be it enacted by the General Assembly of the State of Indiana:

1 SECTION 1. IC 5-10-8-11 IS ADDED TO THE INDIANA CODE
2 AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY
3 1, 2001]: **Sec. 11. (a) As used in this section, "covered individual"**
4 **means an individual who is:**

5 (1) covered under a self-insurance program established under
6 section 7(b) of this chapter to provide group health coverage;
7 or

8 (2) entitled to services under a contract with a prepaid health
9 care delivery plan that is entered into or renewed under
10 section 7(c) of this chapter.

11 (b) As used in this section, "physical examination" means age
12 related examinations and counseling as follows:

13 (1) Examinations as follows:

14 (A) Blood pressure annually after age twenty (20).

15 (B) Blood cholesterol, including high density lipoprotein
16 cholesterol, annually after age twenty (20).

17 (C) Pap smear biennially beginning at age twenty (20).



C
o
p
y

- 1 (D) Mammogram annually beginning at age forty (40).
- 2 (E) Stool occult blood annually beginning at age forty (40).
- 3 (F) Sigmoidoscopy for polyps every five (5) years after age
- 4 thirty-five (35).
- 5 (G) Glaucoma screening every five (5) years after age
- 6 thirty-five (35).
- 7 (H) Blood glucose level annually after age twenty (20).
- 8 (I) Hemoglobin level annually after age twenty (20).
- 9 (J) Update of immunizations annually.
- 10 (2) Annual counseling regarding the following:
- 11 (A) Annual breast self examination.
- 12 (B) Monthly testicular self examination.
- 13 (C) Monthly weights.
- 14 (D) Daily lower back exercises after age twenty (20).
- 15 (E) Smoking cessation.
- 16 (F) Seat belt use.
- 17 (c) A:
- 18 (1) self-insurance program established under section 7(b) of
- 19 this chapter to provide group health coverage; or
- 20 (2) contract with a prepaid health care delivery plan that is
- 21 entered into or renewed under section 7(c) of this chapter;
- 22 must provide coverage for an annual physical examination of a
- 23 covered individual.
- 24 (d) The coverage for an annual physical examination that is
- 25 required under this section may not be subject to a copayment, a
- 26 deductible, coinsurance, or out of pocket expenses.
- 27 SECTION 2. IC 27-8-28 IS ADDED TO THE INDIANA CODE AS
- 28 A NEW CHAPTER TO READ AS FOLLOWS [EFFECTIVE JULY
- 29 1, 2001]:
- 30 Chapter 28. Annual Physical Examinations
- 31 Sec. 1. As used in this chapter, "covered individual" means an
- 32 individual who is covered under a policy of accident and sickness
- 33 insurance.
- 34 Sec. 2. As used in this chapter, "insurer" means an insurer that
- 35 issues or renews a policy of accident and sickness insurance.
- 36 Sec. 3. As used in this chapter, "physical examination" means
- 37 age related examinations and counseling as follows:
- 38 (1) Examinations as follows:
- 39 (A) Blood pressure annually after age twenty (20).
- 40 (B) Blood cholesterol, including high density lipoprotein
- 41 cholesterol, annually after age twenty (20).
- 42 (C) Pap smear biennially beginning at age twenty (20).

C
o
p
y



- 1 (D) Mammogram annually beginning at age forty (40).
- 2 (E) Stool occult blood annually beginning at age forty (40).
- 3 (F) Sigmoidoscopy for polyps every five (5) years after age
- 4 thirty-five (35).
- 5 (G) Glaucoma screening every five (5) years after age
- 6 thirty-five (35).
- 7 (H) Blood glucose level annually after age twenty (20).
- 8 (I) Hemoglobin level annually after age twenty (20).
- 9 (J) Update of immunizations annually.
- 10 (2) Annual counseling regarding the following:
- 11 (A) Annual breast self examination.
- 12 (B) Monthly testicular self examination.
- 13 (C) Monthly weights.
- 14 (D) Daily lower back exercises after age twenty (20).
- 15 (E) Smoking cessation.
- 16 (F) Seat belt use.

17 **Sec. 4. As used in this chapter, "policy of accident and sickness**
 18 **insurance" has the meaning set forth in IC 27-8-5-1. However, the**
 19 **term does not include the following:**

- 20 (1) Accident-only, credit, dental, vision, Medicare supplement,
- 21 long term care, or disability income insurance.
- 22 (2) Coverage issued as a supplement to liability insurance.
- 23 (3) Worker's compensation or similar insurance.
- 24 (4) Automobile medical payment insurance.
- 25 (5) A specified disease policy issued as an individual policy.
- 26 (6) A limited benefit health insurance policy issued as an
- 27 individual policy.
- 28 (7) A short term insurance plan that:
- 29 (A) may not be renewed; and
- 30 (B) has a duration of not more than six (6) months.
- 31 (8) A policy that provides a stipulated daily, weekly, or
- 32 monthly payment to an insured during hospital confinement,
- 33 without regard to the actual expense of the confinement.

34 **Sec. 5. An insurer shall cover an annual physical examination of**
 35 **a covered individual under a policy of accident and sickness**
 36 **insurance.**

37 **Sec. 6. An insurer may not apply a copayment, a deductible,**
 38 **coinsurance, or out of pocket expense to the coverage for an annual**
 39 **physical examination that is required under this chapter.**

40 **SECTION 3. IC 27-13-7-18 IS ADDED TO THE INDIANA CODE**
 41 **AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY**
 42 **1, 2001]: Sec. 18. (a) As used in this section, "physical examination"**



means age related examinations and counseling as follows:

(1) Examinations as follows:

- (A) Blood pressure annually after age twenty (20).
 - (B) Blood cholesterol, including high density lipoprotein cholesterol, annually after age twenty (20).
 - (C) Pap smear biennially beginning at age twenty (20).
 - (D) Mammogram annually beginning at age forty (40).
 - (E) Stool occult blood annually beginning at age forty (40).
 - (F) Sigmoidoscopy for polyps every five (5) years after age thirty-five (35).
 - (G) Glaucoma screening every five (5) years after age thirty-five (35).
 - (H) Blood glucose level annually after age twenty (20).
 - (I) Hemoglobin level annually after age twenty (20).
 - (J) Update of immunizations annually.
- (2) Annual counseling regarding the following:
- (A) Annual breast self examination.
 - (B) Monthly testicular self examination.
 - (C) Monthly weights.
 - (D) Daily lower back exercises after age twenty (20).
 - (E) Smoking cessation.
 - (F) Seat belt use.

(b) A group contract and an individual contract that provides coverage for basic health care services shall provide coverage for an annual physical examination of an enrollee.

(c) A health maintenance organization may not apply a copayment, a deductible, or out of pocket expense to the coverage for an annual physical examination that is required under this section.

SECTION 4. [EFFECTIVE JULY 1, 2001] (a) IC 5-10-8-11, as added by this act, applies to a:

(1) self-insurance program established under IC 5-10-8-7(b);
or

(2) contract for health care services under IC 5-10-8-7(c);
that is entered into, issued, established, delivered, or renewed after June 30, 2001.

(b) IC 27-8-28, as added by this act, applies to a policy of accident and sickness insurance that is issued, delivered, or renewed after June 30, 2001.

(c) IC 27-13-7-18, as added by this act, applies to a contract with a health maintenance organization that is entered into, delivered, or renewed after June 30, 2001.

